



Instructions for completing the ID THEFT AFFIDAVIT



To make sure that you do not become responsible for the debts incurred by the identity thief, you must provide proof that you didn't create the debt to each of the companies where accounts were opened or used in your name.

The **Identity Theft Affidavit** was developed by the Federal Trade Commission (FTC) and has now been implemented by the North Dakota Attorney General to help you report information to many companies using just one standard form.

While many companies accept this affidavit, some may require you to submit additional information or forms. You may wish to contact each company before you send out the affidavit.

The information you provide will help the companies investigate the fraud and decide the outcome of your claim.

This affidavit has TWO parts:

- ▶ **ID Theft Affidavit** is where you report general information about yourself and the theft;
- ▶ **Fraudulent Account Statement** is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for **each** company you contact.

When you send the affidavit to the companies, attach copies (**NOT** originals) of any supporting documents in your possession (for example, drivers license, police report).

Complete this affidavit as soon as possible. The longer you wait, the more money the thief can steal from you.

Be as accurate and complete as possible. You *may* choose not to provide some of the information requested. However, incorrect or incomplete information may slow the investigation of your claim. **Please print clearly.**

When you have completed the affidavit, you must first send it to the Attorney General's office. The Attorney General will file the original and return a validated copy to you. You then mail a copy to every creditor, bank or company that provided the thief with the unauthorized credit, goods or services, along with a separate **Fraudulent Account Statement** (p. 5) for each company.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. **Keep a copy of everything you submit for your records.**

Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud.

Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

If you haven't already done so, contact:

1. **The national consumer reporting agencies.** You need only notify one agency because it is required by law to share that information with the other two agencies. However, you may prefer to contact each agency yourself.

▶ **Equifax Credit Information Services, Inc.**

PO Box 740241

Atlanta, GA 30374-0241

(800) 525-6285/ TDD 1-800-255-0056 and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to obtain a copy of your report.

www.equifax.com

▶ **Experian Information Solutions, Inc.**

PO Box 9530

Allen, TX 75013

(888) 397-3742/ TDD (800) 972-0322

www.experian.com

▶ **TransUnion**

Fraud Victim Assistance Division

PO Box 6790

Fullerton CA 92634-6790

(800) 680-7289/ TDD (877) 553-7803

www.transunion.com

Call the agency's automated telephone system to place a "**fraud alert**" on your credit report, and send you a copy of your credit file. When you have completed your affidavit packet, you may want to send the agency a copy to help it investigate the disputed accounts.

2. **The fraud department at each creditor, bank, or utility/service** that provided the identity thief with unauthorized credit, goods or services. This would be a good time to find out if the company accepts this affidavit, and whether it will require a copy of the police report.
3. **Your local police department.** Ask the officer to take a report and give you a copy of it. Sending a copy of your police report to financial institutions can speed up the process of removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.
4. **The FTC**, which maintains the Identity Theft Data Clearinghouse—the federal government's centralized identity theft complaint database—and provides information to identity theft victims. You can visit **www.consumer.gov/idtheft**, or call toll free **1- 877-ID-THEFT (1-877-438- 4338)**.

The FTC also collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.